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UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

Ann-Marie; Retzlaff

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Write the full name of each plaintiff.

\_\_\_\_ CV \_\_\_\_  
(Include case number if one has been  
assigned)

-against-

**COMPLAINT**

Heartland Financial USA, Inc. and

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Bank First and

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John Doe or Jane Done, et al

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Do you want a jury trial?

☒ Yes ☐ No

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Write the full name of each defendant. If you need more  
space, please write "see attached" in the space above and  
attach an additional sheet of paper with the full list of  
names. The names listed above must be identical to those  
contained in Section II.

**NOTICE**

The public can access electronic court files. For privacy and security reasons, papers filed with the court should therefore *not* contain: an individual's full social security number or full birth date; the full name of a person known to be a minor; or a complete financial account number. A filing may include *only*: the last four digits of a social security number; the year of an individual's birth; a minor's initials; and the last four digits of a financial account number. See Federal Rule of Civil Procedure 5.2.

**I. BASIS FOR JURISDICTION**

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation, and the amount in controversy is more than \$75,000, is a diversity case. In a diversity case, no defendant may be a citizen of the same State as any plaintiff.

What is the basis for federal-court jurisdiction in your case?

☒ **Federal Question**

☐ **Diversity of Citizenship**

**A. If you checked Federal Question**

Which of your federal constitutional or federal statutory rights have been violated?

\*17 CFR Section 240.10B-5.2

\*Section 20 A of Securities Exchange Act

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\*United States Code 15 Section 78 (T)

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\*Securities Exchange Act of 1934

\*Federal Truth in Lending Act Reg Z

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\*SEC Rules 10.B-5 (A) 10. B-5(C)

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**B. If you checked Diversity of Citizenship****1. Citizenship of the parties**

Of what State is each party a citizen?

The plaintiff, Ann - Marie; Retzlaff, is a citizen of the State of  
(Plaintiff's name)

Wisconsin

(State in which the person resides and intends to remain.)

or, if not lawfully admitted for permanent residence in the United States, a citizen or subject of the foreign state of

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If more than one plaintiff is named in the complaint, attach additional pages providing information for each additional plaintiff.

If the defendant is an individual:

The defendant, \_\_\_\_\_, is a citizen of the State of  
(Defendant's name)

\_\_\_\_\_  
or, if not lawfully admitted for permanent residence in the United States, a citizen or  
subject of the foreign state of

\_\_\_\_\_  
If the defendant is a corporation:

The defendant, Heartland Financial USA, Inc., is incorporated under the laws of  
the State of Iowa

and has its principal place of business in the State of Iowa

or is incorporated under the laws of (foreign state) \_\_\_\_\_

and has its principal place of business in \_\_\_\_\_.

If more than one defendant is named in the complaint, attach additional pages providing  
information for each additional defendant.

## II. PARTIES

### A. Plaintiff Information

Provide the following information for each plaintiff named in the complaint. Attach additional  
pages if needed.

<b>Ann</b>	<b>M</b>	<b>Retzlaff</b>
First Name	Middle Initial	Last Name
<b>W12505 Roosevelt Rd</b>		
Street Address		
<b>Shawano/ Gresham,</b>	<b>WI</b>	<b>[54128]</b>
County, City	State	Zip Code
<b>725-787-3632</b>	<b>AnniesCampground@protonmail.com</b>	
Telephone Number	Email Address (if available)	

**B. Defendant Information**

To the best of your ability, provide addresses where each defendant may be served. If the correct information is not provided, it could delay or prevent service of the complaint on the defendant. Make sure that the defendants listed below are the same as those listed in the caption. Attach additional pages if needed.

Defendant 1:	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"><b>Heartland</b></td> <td style="width: 50%;"><b>Financial USA, Inc.</b></td> </tr> <tr> <td>First Name</td> <td>Last Name</td> </tr> <tr> <td colspan="2"><b>Financial Institution</b></td> </tr> <tr> <td colspan="2">Current Job Title (or other identifying information)</td> </tr> <tr> <td colspan="2"><b>700 Locust Street Suite 400</b></td> </tr> <tr> <td colspan="2">Current Work Address (or other address where defendant may be served)</td> </tr> <tr> <td><b>Dubuque, Dubuque</b></td> <td><b>IA 52001</b></td> </tr> <tr> <td>County, City</td> <td>State Zip Code</td> </tr> </table>	<b>Heartland</b>	<b>Financial USA, Inc.</b>	First Name	Last Name	<b>Financial Institution</b>		Current Job Title (or other identifying information)		<b>700 Locust Street Suite 400</b>		Current Work Address (or other address where defendant may be served)		<b>Dubuque, Dubuque</b>	<b>IA 52001</b>	County, City	State Zip Code
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Defendant 4:

First Name

Last Name

Current Job Title (or other identifying information)

Current Work Address (or other address where defendant may be served)

County, City

State

Zip Code

### III. STATEMENT OF CLAIM

Place(s) of occurrence: Bank First, 111 Jefferson Street, Waupaca, WI 54981

Date(s) of occurrence: 7/30/2010

#### FACTS:

State here briefly the FACTS that support your case. Describe what happened, how you were harmed, and what each defendant personally did or failed to do that harmed you. Attach additional pages if needed.

Without my informed consent or my knowledge, and done against my will, my camp-ground mortgage was converted by devices unknown practices to stocks and bonds and traded as such on the stock exchange under " HTLF " rendering my original contract null and void.

This is banking fraud, securities exchange fraud, and has violated federal and state regulations.

This is unfair trade practices and has caused unnecessary financial stress for a contract that is null and void.

## INJURIES:

If you were injured as a result of these actions, describe your injuries and what medical treatment, if any, you required and received.

Financial injuries have resulted from the unfair and deceptive practices of the financial institutions.

This financial burden has caused the plaintiff undue hardship and failure to capitalize on  
her true profits.

#### IV. RELIEF

State briefly what money damages or other relief you want the court to order.

Plaintiff is seeking reimbursement for relief of all interest and principle payments made to date; to include, any late fees and/or unnecessary charges including any exemplary, compensatory and /or punitive damages. Plaintiff also requests compound interest to be paid on the total mortgage payments and interest paid retroactive from the original mortgage date of July 30, 2010.

**V. PLAINTIFF'S CERTIFICATION AND WARNINGS**

By signing below, I certify to the best of my knowledge, information, and belief that: (1) the complaint is not being presented for an improper purpose (such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation); (2) the claims are supported by existing law or by a nonfrivolous argument to change existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Federal Rule of Civil Procedure 11.

I agree to notify the Clerk's Office in writing of any changes to my mailing address. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Each Plaintiff must sign and date the complaint. Attach additional pages if necessary. If seeking to proceed without prepayment of fees, each plaintiff must also submit an IFP application.

5/9/2022 "/s/ Ann-Marie; Retzlaff"

Dated		Plaintiff's Signature	
Anne - M		Retzlaff	
First Name	Middle Initial	Last Name	
W15025 Rosevelt Road			
Street Address			
Shawano, Gresham,		WI	[54128]
County, City		State	Zip Code
715-787-3632		AnniesCampground@protonmail.com	
Telephone Number		Email Address (if available)	

I have read the Pro Se (Nonprisoner) Consent to Receive Documents Electronically:

☒ Yes ☐ No

If you do consent to receive documents electronically, submit the completed form with your complaint. If you do not consent, please do not attach the form.



**United States District Court  
Southern District of New York**

## **Pro Se (Nonprisoner) Consent to Receive Documents Electronically**

Parties who are not represented by an attorney and are not currently incarcerated may choose to receive documents in their cases electronically (by e-mail) instead of by regular mail. Receiving documents by regular mail is still an option, but if you would rather receive them only electronically, you must do the following:

1. Sign up for a PACER login and password by contacting PACER<sup>1</sup> at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov) or 1-800-676-6856;
2. Complete and sign this form.

If you consent to receive documents electronically, you will receive a Notice of Electronic Filing by e-mail each time a document is filed in your case. After receiving the notice, you are permitted one “free look” at the document by clicking on the hyperlinked document number in the e-mail.<sup>2</sup> Once you click the hyperlink and access the document, you may not be able to access the document for free again. After 15 days, the hyperlink will no longer provide free access. Any time that the hyperlink is accessed after the first “free look” or the 15 days, you will be asked for a PACER login and may be charged to view the document. For this reason, *you should print or save the document during the “free look” to avoid future charges.*

### **IMPORTANT NOTICE**

Under Rule 5 of the Federal Rules of Civil Procedure, Local Civil Rule 5.2, and the Court’s Electronic Case Filing Rules & Instructions, documents may be served by electronic means. If you register for electronic service:

1. You will no longer receive documents in the mail;
2. If you do not view and download your documents during your “free look” and within 15 days of when the court sends the e-mail notice, you will be charged for looking at the documents;
3. This service does *not* allow you to electronically file your documents;
4. It will be your duty to regularly review the docket sheet of the case.<sup>3</sup>

<sup>1</sup> Public Access to Court Electronic Records (PACER) ([www.pacer.uscourts.gov](http://www.pacer.uscourts.gov)) is an electronic public access service that allows users to obtain case and docket information from federal appellate, district, and bankruptcy courts, and the PACER Case Locator over the internet.

<sup>2</sup> You must review the Court’s actual order, decree, or judgment and not rely on the description in the email notice alone. See ECF Rule 4.3

<sup>3</sup> The docket sheet is the official record of all filings in a case. You can view the docket sheet, including images of electronically filed documents, using PACER or you can use one of the public access computers available in the Clerk’s Office at the Court.



**CONSENT TO ELECTRONIC SERVICE**

I hereby consent to receive electronic service of notices and documents in my case(s) listed below. I affirm that:

1. I have regular access to my e-mail account and to the internet and will check regularly for Notices of Electronic Filing;
2. I have established a PACER account;
3. I understand that electronic service is service under Rule 5 of the Federal Rules of Civil Procedure and Rule 5.2 of the Local Civil Rules, and that I will no longer receive paper copies of case filings, including motions, decisions, orders, and other documents;
4. I will promptly notify the Court if there is any change in my personal data, such as name, address, or e-mail address, or if I wish to cancel this consent to electronic service;
5. I understand that I must regularly review the docket sheet of my case so that I do not miss a filing; and
6. I understand that this consent applies only to the cases listed below and that if I file additional cases in which I would like to receive electronic service of notices of documents, I must file consent forms for those cases.

**Civil case(s) filed in the Southern District of New York:**

**Note:** This consent will apply to all cases that you have filed in this court, so please list all of your pending and terminated cases. For each case, include the case name and docket number (for example, John Doe v. New City, 10-CV-01234).

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**Retzlaff, Ann- M;**

Name (Last, First, MI)			
W12505 Rosevelt Rd	Gresham	WI	[54128]
Address	City	State	Zip Code
725-787-3632	AnniesCampground@protonmail.com		
Telephone Number		E-mail Address	
5/9/2022 "/s/ Ann-Marie; Retzlaff"			
Date		Signature	

**Return completed form to:**

Pro Se Intake Unit (Room 200)  
500 Pearl Street  
New York, NY 10007